David Witherspoon, Esq. Attorney At Law 10 Hill Street- Suite 20Y Newark, NJ 07102 973-991-0736

United States Bankruptcy Court

District of New Jersey

Iziah Lockett	}	17-20441
Debtors	}	
	}	Chapter 13

Certification of Debtor in opposition

to creditors motion to vacate stay

I Iziah Lockett, under penalty of perjury hereby certify;

- 1. I fell behind in mortgage payments due to personal family matters.
- 2. I am behind for the months of October thru January 2018.
- 3. I just mailed in the October payment on 1/2/18.
- 4. I would like to settle this matter by having the November thru January payments paid over 6 months beginning in February 2018.
- 5. My income supports the slight increase in mortgage payments.

Dated January 7, 2018

/s/ Iziah Lockett

Iziah Lockett

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